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ABSTRACT

This trainer's guide is intended to assist supervisors of work-based career training projects in helping students deal with the paychecks they will receive from their employers and understand the various processes through which a check passes from the time it is written through the time when it is returned, cancelled, to the person who wrote it. The guide is one in a series of core curriculum modules that is intended for use in combination on- and off-the-job programs to familiarize youth with the skills, knowledge, and attitudes necessary for success in the workplace. Included in the guide are the following components: project information, a summary of the content and approach of the guide, supervisor's notes, off-the-job tutor's notes, background information, lists of tasks and core skills, an action plan that includes suggested learning activities, supervisor and trainee review sheets, and an assessment form. (MN)

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ED265309

Youth Training Scheme

CORE EXEMPLAR WORK BASED PROJECT

Money payments: coping with cheques

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ESF

CORE SKILLS PROJECT

YTS

OTF No: 1

PROJECT No: W|2

TYPE Individual

The Further Education Staff College
Coombe Lodge, Blagdon, Bristol, BS18 6RG ✆ 0761-62503

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ASSESSMENT OF CORE SKILLS

This series of projects contains a number of different formats for recording assessment of core skills. These formats are offered for experimental purposes; none is proven as the 'best' method. All are based on the principle that feedback to trainees is a necessary part of the learning process and that such feedback should include information on core skill development.

Further work is being carried out on the methods of assessing achievement of core skills in work-based learning and of how to log such achievement on a record which trainees can take away from YTS. Some of the results of this work will be included in later MSC/ESF Core Skills Project publications.

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CONTENTS

Introduction

Project Information

Summary

Supervisor's Notes

Off-The-Job Tutor's Notes

TRAINEE'S GUIDE

Names and Times

Background and Situation

Purposes

Action Plan

Trainee's Review

Supervisor's Review

Assessment: Record of Achievement

INTRODUCTION

WHAT ARE WORK-BASED PROJECTS?

Work-based projects are learning materials which aim to make the most of all the possibilities for developing trainees' skills, knowledge and attitudes in the workplace. They build upon everyday workplace tasks to provide experience of the whole range of YTS learning opportunities.

The projects in this series have been tested with managing agents as part of the YTS Core Project, which is jointly financed by MSC and the European Social Fund. In some cases managing agents will be able to use the projects as they are. In others they will need to be adapted to the circumstances of a particular workplace or to the aims of a particular scheme. Some managing agents will prefer to produce their own projects. For such cases these examples aim to demonstrate some principles of good design in work-based learning materials. These principles are:

To encourage trainees to learn by doing
To make the most of all the experiences which are available to trainees in the workplaces.
To start from a real task which is seen as relevant by all parties involved — trainees, workplace supervisors, trainers and off-the-job tutors.
To help trainees see the relationships between things learnt on- and off-the-job.
To base the assessment of achievement upon trainees' actual performance in tasks.
To look for all the opportunities for learning which arise from a task and, in particular, to help trainees to develop the core skills. These skills, in number, communication, problem-solving and practical activities, are used in a wide variety of tasks and are essential if trainees are to achieve competence in those tasks*. They are the skills — of finding out information, planning how to do things, overcoming difficulties and so on — which help trainees to learn more quickly in new situations, either in the same workplace, in a different one, or in the world outside work.

Such skills are required naturally by the workplace tasks in these projects and, in requiring trainees to go beyond the task itself, the projects deliberately *add* to the range of core skills which are required in an everyday working situation. This is especially important for some of the skills of communication and problem-solving which trainees are often not given the opportunity to exercise in work experience.

These principles can be incorporated in projects for all placements and for trainees of all ability levels. Although the projects in this series follow a common format, there is no single 'best' style. Nor is any special expertise in writing necessary. Good work-based projects can be produced by anyone who is determined to help trainees to exploit all of the potential for learning in work experience.

*A technical manual 'Core Skills in YTS' is currently available from MSC. It is supported by a short introductory leaflet and a practitioner's guide for supervisors. A separate manual is available on computer literacy/information technology

PROJECT INFORMATION

THE WORKPLACE

This project seeks to reinforce and consolidate the training given in the work-place where cash transactions take place or, if such transactions are not commonplace, to provide opportunity for the trainee to become familiar with cheques. Trainees involved in cheque transactions will quickly become competent but the trainees may not be aware of how cheques are processed nor will they be familiar with banking services. Being at work provides opportunity for the trainee to find out how the banking system serves the organisation and, in addition, how it meets personal requirements.

The first draft of this project, "Paying by Cheque", was well received by both clerical and retail trainees but supervisors commented that it was too limited and it did not provide enough background information. It has now been extended to cover banking services used within an organisation, personal banking, modern technology.

LEARNING TO LEARN

The emphasis is on the following core skills: Finding Out and Interpreting Information, Providing Information, Checking that tasks are performed to standard and Working with People. Elements of Planning and Decision-Making are included. The placement provides the main source of information about different banking services; the trainee learns how to assimilate that information by finding out its relevance through participation.

The trainee should be encouraged to explore most fully those parts which arouse greatest interest.

WORLD OF WORK AND PERSONAL EFFECTIVENESS

Cheques are placed in a broader context than that of the job that the trainee may be performing. This is intended to develop a better understanding of how the organisation functions and to lead to an awareness of the trainee's contribution to the overall efficiency. The adopting of appropriate strategies to find out information and the negotiating of inter-departmental visits develop confidence and increase personal effectiveness.

TIMING OF INTRODUCTION TO TRAINING PROGRAMME

Post-induction, this project provides an opportunity for on and off-the-job activities to be systematically integrated.

ASSESSMENT

A variety of methods are included in the project to allow for assessment by the supervisor, personnel from other departments, the off-the-job tutor and the trainee. Some sections place no such control so that the trainee may decide how far he or she wishes to pursue the topic. A Record of Achievement Sheet and three Tasks to Standard are included at the end of this booklet.

ADAPTATION

The project has a bias towards those trainees in clerical or retail placements but any organisation will have the administrative set-up for trainees to find out more about banking systems. Minor adaptations should make it possible for use within any placement.

SUMMARY

Procedures for coping with cheques are the starting point of this project. These are extended into banking services, how the organisation receives and makes payments by following the cheque through the system. Planning, finding out and providing information are the core core skills which form the basis for the development of personal effectiveness. This project is carried out both on and off-the-job and requires active participation by the placement supervisor and off-the-job tutor.

SUPERVISOR'S NOTES

The project takes the trainee beyond the routines of a normal working day to find out how cheques are processed within your organisation thus developing the core skills of planning, finding out and providing information, the occupational skills of dealing with cheques and the transfer of money; and the development of personal effectiveness through communicating with people who have different levels of responsibility. The trainee's understanding of procedures is extended and their significance indicated within an organisation. Banking systems and their relevance to business and the individual are also covered.

The project encourages the trainee to observe, to question and to reflect. These are skills that you are in an unique position to develop, similarly planning an activity and the checking of work will require your guidance and help to ensure that the trainee employs these skills effectively.

Parts of this project may be more appropriate to off-the-job training. Please read the project through, make sure that the trainee does the same, before work is started on it so that you can sort out who does what and when. Please check with the trainee that the PURPOSES and the form of this particular project are clearly understood.

Finally, a Record of Achievement Sheet and three Tasks to Standard are included to help you and the trainee evaluate core skills achieved. Please discuss your assessment with the trainee before initialling it to show that you both agree with the assessment. The achievement of each trainee will vary according to the motivation of the trainee in completing the project. The trainee should be encouraged to concentrate on those parts which stimulate greatest interest. This is an unknown factor but what we have provided is a chance for broad-based learning to take place and a variety of skills to be developed.

OFF-THE-JOB-TUTORS NOTES

1. This project attempts to provide activities for all trainees to become familiar with cheques and to find out how the banking system serves the organisation in which they work. Indication of whether the activity is most appropriate to off- or on-the-job is made, and it would be useful if you would read the whole project through to decide whether you, the trainee and the supervisor need to negotiate amendments.

2. Visits from bank officials are often provided during the training year. The project asks the trainee to take responsibility for arranging such a visit, under your guidance. This uses the skills of planning and providing information in writing.

3. The trainee has not been directed to specific sources of printed information other than leaflets, books and newspapers. Your help would be appreciated in directing the trainee, if necessary, and in encouraging the trainee to evaluate the sources.

4. The application of number is limited by the form of the project, but there is scope for developing this, should you wish to do so, through the use of bank statements to work out debit, credit and balance contained within current accounts, preparation of coin analyses, credit transfers and so on.

5. The different types of organisation providing banking services are not covered, neither is personal saving, but these are areas that trainees may wish to investigate with you.

6. The project also leads into the application of computers in banking but this is an aspect which needs further development, together with the confidentiality with which banks treat accounts, and the recording of information on computers.

Your help in extending the project is appreciated.

Names

TRAINEE .....

SUPERVISOR .....

TUTOR .....

Times

Please fill in the table below to show the time you spent on this work-based project.
The first column has been filled in as an example.

DATE	21/1/83				
START	9·30				
FINISH	12·30				
TIME SPENT	3 hours				

BACKGROUND

Cheques are a familar method of payment at work, but some of you will have greater opportunity to become familiar with them than others. This project is based on making payment by cheque but it also looks at the way in which your organisation uses the banking system. It is concerned, in the main, with commercial banks though you should find that there is an overlap with the National Girobank and building societies. This information will be of use to you if you decide to open a bank account at any time, whether for saving or for secure holding of any money that you have. It will also give you a broader background of financial organisation which will be of value to you in any job that you may have or in your personal life. The broad scope of the project makes it possible for you to spend most time on the parts which are of greatest interest to you.

Even if your work does not involve you in the handling of cheques, it is still possible to find out about them within your organisation.

Many changes are taking place in the banking world. This project should guide you through the practices of today and lead you towards the practices of the future because it helps you to use the core skills of finding out and of interpreting information.

SITUATION

We all have some contact, direct or indirect, with banking systems whether or not we are in employment. Many trainees will be handling cheques, as payment for goods and services, by recording and entering receipt, or in payment for their work. For this reason, no one situation is given but the project has a bias towards clerical and retail work.

PURPOSES

Doing this project will provide you with opportunities to achieve competence in the CORE SKILLS listed in the PURPOSES below. Achievement in the CORE SKILLS identified in the purposes will be assessed and recorded on your YTS Certificate. Ownership of these CORE SKILLS will maker it easier for you to transfer to different work situations and to cope with changes in your future life as CORE SKILLS are part of every activity both at work and outside work.

*Tasks to Standard are included in this project.

Task	Core skills	
1. Plan how to find out information at work	PLANNING how to find out information	9.7
2. Deal with cheque transactions*	CHECKING that you are performing a task to standard	11.1
3. Participate in the processing of a cheque within your organisation*	FINDING OUT INFORMATION —	
	by speaking to other people	6.1
	from written sources	6.2
	from observing	6.3
4. Present information —	PROVIDING INFORMATION in	
by writing a letter	writing, and by means of tables	
by making a diagram of the path of a cheque	and diagrams	7.3
by making notes on the services the bank provides for your organisation		
by making a table giving definitions of banking terms and forms of payment used in your organisation		

ACTION PLAN

PART 1

We hope that you will learn from and enjoy doing this project. READ it through and make sure you know what you have to do and at which stages of the Project you will REVIEW your progress. Check your understanding of the PURPOSES and the CORE SKILLS you will practise to achieve them. At the end of the booklet there is an assessment form on which will be recorded your achievement of the CORE SKILLS stated in the PURPOSES. In addition this project includes three Tasks to Standard, which can also be used to record your achievements.

Start by

1. Reading the project through. You may decide that you do not wish to complete it in the order that it is written, if so

2. PLAN the order in which you are going to do it

   then

3. PLAN what sources of information you will need to use

   (a) People
   (b) Observed sources
   (c) Written sources.

4. PLAN where you will find the information:

   (a) At work
   (b) In libraries
   (c) In shops
   (d) In banks
   (e) Elsewhere.

5. PLAN the arrangements that you required to make in order to visit other sections of your organisation.

   Careful planning will make the completion of the project easier for you and your supervisor.

PART 2

1. **Making arrangements for the visit of a bank official:** Planning how to communicate for a particular purpose.

   > Banks are usually very helpful in telling us about their services and you are going to make arrangements, by letter, for a repreentative of a bank to visit you during an off-the-job training session.

   As this arrangement will be part of your off-the-job training, please ask your tutor for any guidance that you need to check the completed letter.

   You will need to: PLAN when you want the visit
   PLAN whom you are going to ask
   PLAN what you want to say
   PLAN the lay-out of the letter
   WRITE a letter to a bank asking an official of that bank to visit you to explain the banking services offered

2 When the date and time have been arranged, please make sure that everyone in your group knows about the visit. How are you going to do this?

You are asked to write the letter at the beginning of this project in the hope that the visit will take place near its completion. By this time you will have gathered a lot of background information and will have some first-hand experience. This should mean that you are better prepared to understand the talk and will have decided the questions that you want to ask beforehand.

PART 3

How are you affected?

A YTS trainee received her allowance (pay) in the form of a cheque. She did not have a bank account so she asked her boyfriend to pay the cheques into his account and to give her the cash. This was a bit of a nuisance for her. It was, in fact, an OPEN CHEQUE.

1. FIND OUT what difference this makes.

2. ASK if you can see some cheques or look closely at those you handle.

3. FIND OUT why there are different types of *crossings* and what each means.

4. How are wages paid in your organisation? FIND OUT the different forms of payment used.

5. There are at present, three main ways in which we can receive our pay.

   FIND OUT what they are.

6. If wages are paid by cash, how does the organisation obtain the money?

   If it possible, make arrangements with your supervisor for you to visit the wages section to observe the procedures. Spend a day in this department to FIND OUT more about how your pay is calculated and how the deductions are made.

7. Did you know that any of us can legally demand to be paid in cash? Maybe it would be a determined person who demanded this. One employee did so, according to a newspaper report some months ago, and he had £7000 paid him in cash but he had to wait nearly a year to get it.

   FIND OUT why organisations prefer not to pay employees in cash.

8. FIND OUT what LEGAL TENDER is and how it affects the monies you receive as well as the change you give.

9. Give the denominations of legal tender and please ask your supervisor to check the information you have written down.

PART 4

A Valid Cheque

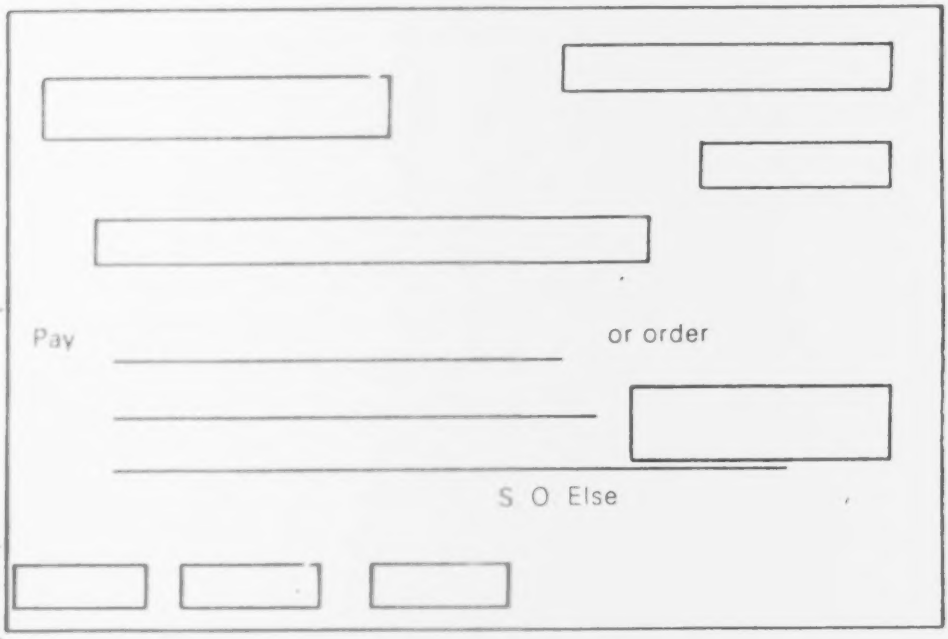
If you were given a piece of paper which said, "I hereby pay you ten pounds", would you accept it?

It does not matter, apparently, what surface a cheque is written on as long as the five items are included which makes it a valid cheque. Did you know that these items have been written on a dustbin lid and the side of a cow? In each case the cheque was valid, but there were some problems about who was going to be responsible for the feeding of the cow.

1 FIND OUT — what are the five things which make a cheque valid.

If you are dealing with the printed form issued by a bank, it will contain information in each of the blanks shown on the outline cheque below.

2 FIND OUT — waht this information is
WRITE the information in the blanks
Label each box



N B The layout of all cheques may not be exactly the same.

3 CHECK your work with a cheque that you know is completed in the correct manner.

PART 5

Dealing with cheques

If you are a clerical trainee, you will probably meet cheques as remittances but if, for example, you are also a receptionist, you may receive them face-to-face from a client

1. CHECK what you know by:

   (a) writing down the procedures for receiving a cheque as a remittance
   (b) thinking about what discrepancies there might be
   (c) writing down the procedures for receiving a cheque face-to-face with a client
   (d) deciding how you would deal with discrepancies.

2. Please CHECK your lists of procedures with your supervisor and DISCUSS how you should deal with discrepancies.

3. Ask your supervisor to observe you receiving a cheque in payment for goods or services in order to show that you fully understand the procedures.

4. ASK your supervisor to make arrangements for you to visit the accounts office for you to observe how cheques are written.

   When you feel you have understood what to do, ask a colleague in the accounts office to observe you writing a cheque.

   N.B. Machinery may be used for cheque writing so there will be more for you to learn.

Paperwork

5. Make arrangements with your supervisor and other staff in the Accounts Section for you TO COMPLETE A PAYING-IN SLIP.

   You will have to write in the amounts and work out the totals, and complete other details.

6. Make arrangements for you to *observe the* procedures adopted by your organisation in order to put money into the bank after the bank is closed. It may be possible for you to take part in these procedures but you will have to ask permission.

7. Find out what are the special security precautions taken when money, in any form, is transferred to the bank.

8. Please check your work with your supervisor.

Paper Money

1. Banking practices are changing rapidly as computerised systems become more sophisticated, but it would be useful for you to FIND OUT how money is transferred from one account to another.

2. By this time you will know that a cheque is a written order to a banker instructing him to pay the sum of money stated from his customer's account to the person named on the cheque or to the bearer of the cheque.

   FIND OUT the stages that a cheque passes through before the *payee* receives the money.

   You may use written sources or ask people at, or outside, work how your organisation receives money from cheques.

Present your answer as a diagram showing the stages the cheques go through in the banking system.

3 DISCUSS with your supervisor how your diagram could be used to provide information for other trainees or new staff.

A cheque but no money

Sometimes your organisation will have cheques for which the bank will not make payment. The cheques may bear the words, "Refer to drawer" when they are sent back to the organisation. There are a number of reasons for this happening.

4 FIND OUT — What "Refer to Drawer" means
— What are the reasons for the return of such cheques

Your off-the-job tutor will help you if this situation does not arise at work.

5 FIND OUT — what is a stopped cheque
— how a cheque may be stopped
— for what reasons a cheque may be stopped
— why some organisations require 'three days clearance'

PART 6

How money is paid to your organisation

To carry out these activities, you may need to visit the Accounts office or visit, for example, the Treasurer's Department of your local authority if this is the organisation for which you work. Please make the necessary arrangements with your supervisor for you to find out the information.

1 OBSERVE the different ways in which money is paid to your organisation.

2 ASK people working in the department if money is paid in other ways than those you have observed.

3 FIND OUT from observation and by asking people which is the most common form of payment in your organisation.

4 FIND OUT:

(a) which bank your organisation uses
(b) on what banks are most of the cheques drawn that your organisation receives
(c) what other banks are sometimes used, particularly at holiday times.

PART 7

Banking services and how your organisation makes payments

1 FIND OUT by asking colleagues in what forms your organisation pays for goods and services it buys.

Some of the terms used in the answers, such as direct debit, may be new to you.

2 ASK what each of these terms means.

3. ASK in what situations they are used.

4. WRITE brief notes in tabular form on the information given.

5. CHECK your work with the person who gave you the information.

6. FIND OUT — what other services the bank provides for your organisation.

7. Record, in writing, brief notes on these services.

8. If you wanted to start a business on your own, what services would the bank provide for you?

   You'll be able to FIND OUT this information from leaflets, books and people.

   WRITE brief notes on the information you find.

9. FIND OUT how to open a bank account for yourself.

10. FIND OUT the differences between these accounts.

    Would you choose a deposit or a current account?

PART 8

Changes to come

As you have worked through the project, you will have become aware of some of the uses of computers in banking.

To complete the project, FIND OUT what computerised equipment is available, or will shortly be available, which will affect the ways in which we make payment for goods or services:

In stores
In banks
or other personal use

You decide how you are going to find out — whether you prefer to ask people or whether you prefer to read the information in leaflets or newspapers.

FINALLY:

CHECK out the arrangements already made in Action Plan Part 2 for the visit of a bank official.

Plan the questions that you want to ask.

Use this opportunity to have further explanations of things you have not understood, or have been unable to find out.

TRAINEE REVIEW

1. Did you have difficulties with number and its interpretation?
   If so, have you overcome them now?
   If not, where are you going to seek help?

   If you are interested in this area of work, would it be helpful to discover how you can further develop your skills, either at work or through your off-the-job training? Perhaps it would be a good idea to discuss job opportunities or further training with your Careers Officer

2. Knowing how to find out about things, processes and people is thought to be one of the communication skills that we can transfer from one situation to another, i.e., if we know how to find out the information we can soon learn how to do a task. Think this over and discuss with your supervisor situations in which you can try it out.

   Make a plan of how you would set about finding out information of any kind in any situation. (Is there one way of doing this which would cover all situations?).

3. Did you meet any problems as you worked through this project?
   If so, what were they?
   How did you overcome them?

4. Which parts interested you most?

5. What practical skills did you have to use to complete this project?

6. Are there any advantages to using cheques?

7. Are there any disadvantages to using cheques?

8. Turn to the Record of Achievement Sheet at the back of the booklet. Ask your supervisor and off-the-job tutor to discuss and record your progress, also make arrangements to be assessed in the Tasks to Standard.

SUPERVISOR REVIEW

1 Please discuss with the Trainee the questions included under the Trainee Review.

2 Please refer to the Record of Achievement Form on the last page of this project. Discuss and record progress achieved with the Trainee also make arrangements to assess the Trainee's performance in the Tasks to Standard. When necessary please indicate further training or practice activities agreed.

ASSESSMENT FORM

ASSESSMENT : RECORD OF ACHIEVEMENT ***SEE SEPARATE SHEET FOR TASK TO STANDARD**

Work-Based Project Title: MONEY PAYMENTS: CHEQUES AND BANKS ..... **Trainee's Name:** .....

PURPOSE OR ACTIVITY	CORE SKILL ASSESSED		Further Training Activities	Further Practice Activities	Can Do/ Yes
1 Plan how to find out information at work	9 7	Planning how to find out information			
2 Deal with cheque transactions*	11 1	Checking by the trainee that a task is performed to standard			
3 Participate in the processing of a cheque within your organisation*	6 1 6 2 6 3	Finding out information by speaking to other people Finding out information from written sources Finding out information from observing			
4 Present information — by writing a letter — by making a diagram of the path of a cheque — by making notes on the services that the bank provides for your organisation — by making a table giving definitions of banking terms and forms of payment used in your organisation	7 3	Providing information in writing and by means of tables and diagrams			

COMMENTS: Including other achievements and details of FURTHER training and practice ACTIVITIES AGREED.

SIGNED:– **Trainee:** ..... **Supervisor:** ..... **Tutor:** .....